

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

JEREMY RICHARD HUBERT, SR.  
MANDI MARIE HUBERT  
Debtor(s)

Case No. 18-10323JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2018.
- 2) The plan was confirmed on 05/24/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/19/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/11/2020.
- 6) Number of months from filing or conversion to last payment: 24.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,816.85.
- 10) Amount of unsecured claims discharged without full payment: \$100,277.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$43,083.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$43,083.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,875.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,000.19
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,875.19**

Attorney fees paid and disclosed by debtor: \$625.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	1,683.00	1,683.00	0.00	0.00
ASHLEY FUNDING SERVICES LLC - A	Unsecured	NA	754.00	754.00	0.00	0.00
ATLAS ACQUISITIONS LLC - ASSIGNE	Unsecured	731.00	731.50	731.50	0.00	0.00
BANK OF AMERICA NA**	Unsecured	7,642.00	7,642.14	7,642.14	0.00	0.00
CAPITAL ONE NA**	Unsecured	400.00	466.97	466.97	0.00	0.00
CAPITAL ONE**	Unsecured	231.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC*	Unsecured	NA	809.47	809.47	0.00	0.00
CINCINNATI INSURANCE COMPANY	Secured	0.00	6,000.00	6,000.00	6,000.00	0.00
CINCINNATI INSURANCE COMPANY	Unsecured	48,189.90	42,070.90	42,070.90	0.00	0.00
COMENITY BANK	Unsecured	350.00	NA	NA	0.00	0.00
CRAWFORD COUNTY CARE CENTER	Unsecured	400.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	593.38	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	9,725.00	9,725.06	9,725.06	0.00	0.00
FEDERAL HOME LOAN MORTGAGE C	Secured	97,013.96	97,111.33	0.00	31,592.12	0.00
FEDERAL HOME LOAN MORTGAGE C	Secured	0.00	1,583.97	1,583.97	1,583.97	0.00
GORDON JEWELERS	Unsecured	2,000.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	8,491.00	NA	NA	0.00	0.00
LAW OFFICE OF JOE CARDIS LLC	Unsecured	3,041.85	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	593.38	593.38	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
MIDLAND FUNDING	Unsecured	4,292.87	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	4,100.00	4,292.87	4,292.87	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,000.00	2,147.97	2,147.97	0.00	0.00
NORTHWEST PHYSICIANS ASSOC	Unsecured	400.00	NA	NA	0.00	0.00
ORTHO ASSOCIATES OF MEADVILLE	Unsecured	200.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	968.11	968.11	968.11	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,268.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	NA	6,268.81	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	183.00	162.08	162.08	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	601.98	601.98	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLF	Priority	NA	0.00	31.72	31.72	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Unsecured	200.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	1,159.55	1,159.55	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$31,592.12	\$0.00
Mortgage Arrearage	\$1,583.97	\$1,583.97	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$6,000.00	\$6,000.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$7,583.97</b>	<b>\$39,176.09</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$31.72	\$31.72	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$31.72</b>	<b>\$31.72</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$73,808.98</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,875.19</u>
Disbursements to Creditors	<u>\$39,207.81</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$43,083.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/04/2022

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.